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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re Patent Application of)

Joseph G. Englert)

Serial No. 09/816,023)

Filed: March 23, 2001)

For: SYSTEM FOR RISK & COST)
ANALYSIS IN FINANCING EXPORT)
TRANSACTIONS)

Hon. Commissioner for Patents
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File No. 539P

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① *Response (Final)*
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